



Mary's
Center

www.maryscenter.org
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Saving lives and creating stronger communities, one family at a time

June 25, 2014

The Honorable Chester A. McPherson
Acting Commissioner
Department of Insurance, Securities, and Banking
810 First Street, N.E., Suite 710
Washington, DC 20002

Dear Acting Commissioner McPherson:

Mary's Center is pleased to submit this letter of support for CareFirst BlueCross BlueShield. Founded in 1988, Mary's Center focuses on changing the economic paradigm of our most marginalized families through the delivery of health care, education, and social services.

We have been a Federally Qualified Health Center for 10 years and have disproportionately seen the largest number of uninsured individuals in the region. In 2013, we provided \$6.9 M of free care to individuals that were too poor to get private insurance and not poor enough to qualify for Medicaid, in other words the working poor.

Some of the newly enrolled in commercial insurance through the Health Exchange have started to tell us that they might not be able to keep up with their premium over time due to their disparate expense for housing, food, childcare and transportation. For Mary's Center this means, first, we are not going to get a huge windfall of commercial patients and second, Medicaid patients are now a commodity to cater to by industries such as Medstar and Johns Hopkins. This of course leaves Mary's Center exactly where we are today – attending to 60% of our patients who are uninsured.

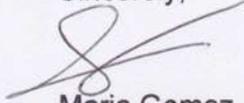
That is why CareFirst BlueCross BlueShield has been and will continue to be an invaluable partner in achieving our goals – that is caring for everyone who walks in our doors. I am not the expert on what kind of reserves CareFirst should or should not have but I can tell you that their investment of \$1.587,201 in a brand new site for Mary's Center in Prince George's County has enabled us to provide comprehensive health and social services to over 15,000 individuals yearly since 2010 with a focus on the uninsured.

In order for Mary's Center to get ready for new payment reform in 2015, CareFirst initiated a fund for the Patient-Centered Medical Home Chronic Care Initiative for which Mary's Center received \$596,664 in 2011. Over several years, CareFirst funded a collaborative of clinics in the region for the same, enabling us to learn from each other and have supported our growth and helped us through our challenges in this process. Their intent as per their last month's meeting is to stay with us throughout the coming years and help us leverage a sustainable delivery model of care.

And just this past year, because of our large number of uninsured patients, CareFirst awarded us \$91,650 to support wellness visits. While I speak of their support for the last four years, CareFirst has been there for us since 2004, strengthening our infrastructure with another \$124,485 so that we had the capacity to grow into an organization seeing 40,000 individuals in the region with two sites in MD and two in DC and an array of wraparound services that address our tremendous health disparities in the region.

I hope that I have giving you a glance of why Mary's Center is here today. This city and the surrounding Maryland area is healthier today because Mary's Center has received from CareFirst the capital and expertise needed to serve our most marginalized community in the region.

Sincerely,



Maria Gomez, R.N., M.P.H.
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